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U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

INFORMATION D STATEMENT	ISCLOSURE	Docket Number: Y1779-00003		
Application Number 10/655,804	Filing Date September 4, 2003	Not Yet Assigned	Art Unit 3626	
	hisition of Technology Risk Associated With Insurance	Inventor(s) Helitzer et al.		

Addressed to: Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on

Date: 3/21/05

Signature: ____

Lorraine A.Glorig

- In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for Applicant hereby bring the following references to the attention of the Examiner. These references are listed on the attached modified PTO Form No. 1449. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom. The filing of this Information Disclosure Statement and the enclosed PTO Form No. 1449, shall not be construed as an admission that the information cited is prior art, or is considered to be material to patentability as defined in 37 C.F.R. § 1.56(b).
- 2. In accordance with the Official Gazette of August 5, 2003, which stated that the United States Patent and Trademark Office waived the requirement under 37 C.F.R. § 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. patent applications filed after June 30, 2003, copies of each of the cited U.S. patents and U.S. patent application publications are not being provided.
- 3. It is believed that no fees are due in connection with this Information Disclosure Statement. However, should any fees be due, the Commissioner is authorized to charge Deposit Account No. 04-1679 for such fees. A duplicate copy of this communication is enclosed for charging purposes.

Dated: March 21, 2005

Ву:

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Subst. Form PTO-1449			Docket Number (Optional)		Application Number		
	MATION DISCLOSU	RE CITATIO	NOIPE Applicant	003	10/6	355,80 <u>4</u> 	
	PPLICATION		Helitzer et al.				
(Use se	veral sheets if neces	sary)	MAR 2 4 2005 Filling Date		Group Art Uni	1	
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INFORMATION DISCLOSURE CITATION IN AN APPLICATION			Applicant					
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy with next communication to applicant.								